

Mercantile.

Insolvent Act of 1869.

In the matter of THOMAS RILEY & CO., Insolvents,
I, THE undersigned, JOHN KERR, of Toronto, have
been appointed Assignee in this matter. Creditors
are requested to file their claims before me within one
month.

The Creditors of the above named Insolvents are notified
to meet at my office, Court Street, Toronto, on TUESDAY
the 29th day of NOVEMBER next, at 10 o'clock, a.m., for
the public examination of the Insolvent, and for the
ordering of the affairs of the Estate generally. The
Insolvent is hereby notified to attend.

JOHN KERR, Official Assignee.
Toronto, 22nd October, 1870.

Toronto Auction Mart,

Established 1834.

F. W. COATE & CO.,

Manufacturers' Agents,
AUCTIONEERS AND COMMISSION MERCHANTS,
KING STREET, TORONTO.

Robert Lawson & Co.,

WHOLESALE AND RETAIL

GROCERS & PROVISION MERCHANTS,

"THE ALBERT HOUSE,"

No. 218 YONGE STREET, COR. OF ALBERT,

Dealers wishing to buy in small quantities will do well
by calling at this establishment.

Every article sold very low for cash.

Goods always fresh and stock large and well assorted.

R. L. & Co., are prepared to purchase any quantity of
choice Dairy Butter.

ROBERT LAWSON & Co.
9-3m No. 218 Yonge Street, corner of Albert.

Richard Hall & Co.,

HARDWARE Merchants, 58 Yonge Street, opposite Ex-
press Offices, Toronto.

L. Coffee & Co.

PRODUCE and Commission Merchants, No. 2 Manning's
Block, Front St., Toronto, Ont. Advances made on
consignments of Produce.

Parson Bros.,

PETROLEUM Refiners, and Wholesale dealers in Lamps,
Chimneys, etc. Waterrooms 51 Front St. Refinery cor.
River and Don Sts., Toronto.

Childs & Hamilton.

MANUFACTURERS and Wholesale Dealers in Boots
and Shoes, No. 7 Wellington Street East, Toronto,
Ontario.

John Fisker & Co.

ROCK OIL and Commission Merchants, Wellington
Street East, Toronto, Ont.

Sessions, Turner & Cooper.

MANUFACTURERS, Importers and Wholesale Dealers
in Boots and Shoes, Leather Findings, etc. Ware-
house, Front St., and next door to that of James Camp-
bell.

THE MONETARY AND COMMERCIAL
TIMES—INSURANCE CHRONICLE.

DEVOTED TO

Finance, Commerce, Insurance, Rail
ways, Mining, Public Companies,
Investments, and Joint Stock
Enterprise.

ISSUED EVERY FRIDAY MORNING

SUBSCRIPTION PRICE:

CANADIAN SUBSCRIBERS.....\$2 a year.
BRITISH " x.....10s. stg. a year.
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Canadian postage prepaid on foreign subscriptions.

Office—No. 60 Church Street, Toronto, Ontario.

J. M. TROUT,
Business Manager.

The Canada Insurance Union.

OCEAN MARINE,

Comprising the following Insurance Companies. Incor-
porated in Canada:

THE BRITISH AMERICA ASSURANCE CO.
THE MONTREAL ASSURANCE COMPANY,
THE WESTERN ASSURANCE COMPANY,

AND AN

ASSOCIATION OF UNDERWRITERS.

THE UNION will issue Binding Policies on HULLS,
CARGOES, and FREIGHTS in MONTREAL and
LIVERPOOL, and Losses will be paid in Great Britain or
Canada, at the option of the assured.

DIRECTORS IN CANADA.—Wm. Murray, Esq., represent-
ing the Montreal Assurance Co.; M. H. Gault, Esq., rep-
resenting the British America Assurance Co.; Alex. Mur-
ray, Esq., representing the Western Assurance Co.; John
McLennan, Esq., representing the Association of Under-
writers.

DIRECTORS IN LIVERPOOL.—John Johnston, Esq., of the
firm of Wingate & Johnston; Robt. Allan, Esq., of the
firm of Allan Brothers; John Ripner, of the firm of Thos.
Rimmer & Son.

BANKERS.—In Montreal—The Bank of Montreal. In
Liverpool—The Bank of Liverpool. In London—The Bank
of Montreal, 27 Lombard street.

AGENTS IN LIVERPOOL.—SMITH, BECKWITH & GAS-
KELL, 5 India Buildings, Water street.

AGENT IN MONTREAL,

JOHN RHYNAS.

Commercial Chambers, 96 St. Francois Xavier Street.

THE NATIONAL

Life Insurance Company of the United States
of America.

CHARTERED BY SPECIAL ACT OF CONGRESS.

CASH CAPITAL.....\$1,000,000, PAID IN FULL.

1. THIS COMPANY ISSUED IN THE FIRST YEAR
of its existence 7,070 Policies; insuring over \$19,253,400,
the annual Premiums upon which amounted to \$751,582.47.

2. It will be noticed, upon examination, that in charac-
ter, standing, and efficiency, the Board of Direction is un-
surpassed.

3. The Company's Charter expressly provides "That
any Policy taken out in favor of a wife, child, relative,
or other person having an interest in the life of the in-
sured, shall not be liable to seizure by the creditors of
the person so insured; Provided, that the Policy does
not exceed the sum of ten thousand dollars." The
"NATIONAL" is the only Company doing business in
Canada whose Charter provides as above.

4. While the NATIONAL LIFE rates are the lowest, its
Cash Capital is the largest of any purely Life Office doing
business in Canada; and it has by far the largest assets,
in proportion to its liabilities of any Life Insurance Cor-
poration in the world. IT IS THE ONLY AMERICAN
LIFE COMPANY THAT HAS MADE A DEPOSIT IN
CANADA FOR THE BENEFIT OF "CANADIAN
POLICY-HOLDERS."

5. The insured is not restricted from travelling in any
part of the United States or British Provinces, or in
Europe, in time of peace. "Permits" to cross the ocean,
or to visit California, are not required.

Annual Premium to Secure \$1,000, payable at Death.
Age at nearest Birthday.

| Prem. | 21 | 13 | 25 |
|-------|-----|----|----|
| | 222 | 13 | 55 |
| | 23 | 13 | 85 |
| | 24 | 14 | 15 |
| | 25 | 14 | 50 |
| | 26 | 14 | 85 |
| | 27 | 15 | 25 |
| | 28 | 15 | 65 |
| | 29 | 16 | 10 |
| | 30 | 16 | 55 |
| | 31 | 17 | 05 |
| | 32 | 17 | 60 |
| | 33 | 18 | 15 |
| | 34 | 18 | 75 |
| | 35 | 19 | 40 |
| | 36 | 20 | 05 |
| | 37 | 20 | 80 |
| | 38 | 21 | 60 |
| | 39 | 22 | 40 |
| | 40 | 23 | 30 |
| | 41 | 24 | 25 |
| | 42 | 25 | 30 |

Rates for endowment and other plans of Insurance
equally favorable.

Persons intending to insure, and those already insured,
will do well to consider the advantages offered by the
"NATIONAL," before insuring or renewing their present
Policies with other Companies.

Special reduction made to Clergymen insuring with the
General Agents direct.

Applications for Insurance or for agencies can be made to
LIVINGSTON, MOORE & CO.,

General Agts. for the Dominion of Canada.

ED. ROBINSON,

Manager, Hamilton.

AGENT FOR TORONTO,

J. A. CIDD,
25 King St. West.

Hotels.

Albion Hotel,

MCGILL STREET, MONTREAL.

AMPLE ACCOMMODATION FOR 500 GUESTS.

FARE, \$1.50 PER DAY

Dominion Hall, Cornwall, Ont.,

J. B. MCKENZIE, Proprietor.—This new, large, and
first-class Hotel is second to none in the Province.
Excellent Sample Rooms for Commercial Travellers.

St. James' Hotel, Montreal.

THE undersigned beg to notify the public that they have
purchased the above well-known first-class Hotel, and
which is now carried on as a

Branch Establishment of the St. Lawrence

under the management of Mr. Samuel Montgomery (nephew
of Mr. Hogan) and Mr. Frederick Gerken, both well
known to the travelling community both in the United
States and Canada, as being connected with the St. Law-
rence Hall.

The ST. JAMES' is favorably situated, facing Victoria
Square, in the very centre of the city, and contiguous to
the Post Office and Banks. Its convenience for business
men is everything that can be desired, as it is in the im-
mediate vicinity of the leading Wholesale Houses. The room
being well appointed and ventilated, are cheerful for fami-
lies, while the *menage* will be unexceptionable, and no
pains will be spared in ministering to the comfort of guests.
The proprietors, having leased the adjoining premises, are
prepared to offer every inducement to the Spring and Fall
Trade; and as their tariff is unexceptionably reasonable,
they hope to obtain a large share of public patronage.

H. HOGAN & CO.

Real Estate.

Wadsworth & Unwin.

(Successors to Dennis & Gossage)

PROVINCIAL LAND SURVEYORS, Valuers, Civil
Engineers, and Land Agents. Office—42 Adelaide St.
East, opposite the Court House, Toronto.

N.B.—Surveys of every description performed in all
parts of Ontario. Mining Lands and Timber Limits, in un-
surveyed territory, surveyed in accordance with the rules
and regulations of the Crown Lands Department.

V. B. WADSWORTH, CHARLES UNWIN
27-174 P. L. Surveyor. P. L. Surveyor.

The Canadian Land and Emigration
CompanyOFFERS for Sale, on conditions of Settlement,
GOOD FARM LANDS,

the COUNTY OF PETERBORO', Ontario, in the well-settled
TOWNSHIP OF DYSART,

where there are Grist and Saw Mills, Stores, &c., &c.,

AT ONE DOLLAR AND A HALF AN ACRE.

In the adjoining Townships of Guilford, Dudley, Harburn,
Harcourt and Bruton, connected with Dysart, and the
Village of Haliburton, by the Peterson Road,

AT ONE DOLLAR AN ACRE.

For particulars, apply to

CHAS. JAS. BLOMFIELD,
Manager, C. L. & E. Company, Peterboro'

Or to

ALEX. NIVEN, P.L.S.,
Agent C. L. & E. Company, Haliburton, Ontario.

Financial.

O'Connor & Waller

EXCHANGE BROKERS, Commission Merchants, and
Insurance Agents, Bell's Block, No. 2 Rideau Street,
Ottawa.—Personal attention given to the Commission
Business, and the utmost promptness by sales and returns
strictly observed. All needless expenses carefully avoided.
Consignments of Pork, Flour, Beans, Bacon, Cheese, Li-
quors, and General Produce, solicited. Liberal advances
made in the usual form. Good references if required.

R. E. O'CONNOR. 33-1y) W. H. WALLER